



AU 2768

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Morea et al

Serial No. 09/476,384

Filed: December 30, 1999

For: Method and System for Providing Personal
Merchant Accounts to Internet Consumers

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) Art Unit 2768
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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

The citation of information on the attached Form PTO-1449, "List of Art Cited by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98. A copy of each cited item is enclosed. Because these references are being submitted before the first Official Action, Applicants respectfully request that the Examiner consider them.

The cited references include:

Document AA: Wilf et al., U.S. Patent No. 5,899,980, May 4, 1999

Document AB: Rosen, U.S. Patent No. 5,745,886, April 28, 1998

Document AP: "Billpoint Web Site," found on the World Wide Web at <http://www.billpoint.com>.

Document AR: "I-Escrow Web Site," found on the World Wide Web at <http://www.iescrow.com>.

Document AS: "PayMyBills.com Web Site," found on the World Wide Web at
<http://www.paymybills.com>.

Document AT: "PayPal Web Site," found on the World Wide Web at <http://www.paypal.com>.

Document BP: "PayMe.com Web Site," found on the World Wide Web at
<http://www.payme.com>.

I hereby certify that this correspondence is being deposited with the United States
Postal Service as first class mail in an envelope addressed to: Assistant
Commissioner for Patents, Washington, DC 20231, on July 31, 2000.

Adam Avrunin

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Serial No. 09/476,384

Document BR: "eMoneyMail Web Site," found on the World Wide Web at

<http://www.emoneymail.com>.

Document BS: "eCount Web Site," found on the World Wide Web at <http://www.ecount.com>.

Document BT: "Tradesafe.com Web Site," found on the World Wide Web at

<http://www.tradesafe.com>.

On July 23, 2000, the undersigned attorney reviewed the above-listed Web sites and printed selections of relevant pages from these Web sites. The selections of relevant pages from these Web sites are labeled as Documents AP, AR, AS, AT, BP, BR, BS, and BT.

Because this determination of relevancy was made on July 23, 2000, neither the Applicants nor the undersigned attorney are currently aware of exactly what these Web sites did or disclosed prior to that date. Likewise, the author, date of publication, and place of publication of each of these Web sites is not known.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

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